

**Information to identify the case:**

Debtor 1	<u>Jose Morales</u>	Social Security number or ITIN	xxx-xx-2843
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 22-13193-SLM			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jose Morales

7/22/22

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jose Morales  
Debtor

Case No. 22-13193-SLM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 22, 2022

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2022:

Recip ID	Recipient Name and Address
db	+ Jose Morales, 294 Route 284, Sussex, NJ 07461-3918
519561179	+ Deutsche Bank National Trust Company, C/O Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460, West Orange, NJ 07052-5414

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: charles.forman@txitrustee.com	Jul 22 2022 20:44:00	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 22 2022 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 22 2022 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Jul 23 2022 00:43:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519561171	EDI: BANKAMER.COM	Jul 23 2022 00:43:00	AAA Financial Services, P.O. Box 15019, Wilmington, DE 19886
519561173	+ EDI: RMSC.COM	Jul 23 2022 00:43:00	BP Visa Credit Card, C/O Synchrony Bank, P.O. Box 965022, Orlando, FL 32896-5022
519561172	+ EDI: TSYS2	Jul 23 2022 00:43:00	Barclays, P.O. Box 13337, Philadelphia, PA 19101-3337
519561177	+ Email/Text: ClericalSupport@tenagliahunt.com	Jul 22 2022 20:45:00	Citibank, NA, C/O Tenaglia & Hunt, 395 West Passaic St, Suite 205, Rochelle Park, NJ 07662-3016
519561178	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 22 2022 20:45:00	Select Portfolio Servicing, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284
519562522	+ EDI: RMSC.COM	Jul 23 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519561175	+ EDI: WFHOME	Jul 23 2022 00:43:00	Wells Fargo Bank, P.O. Box 10335, Des Moines, IA 50306-0335
519561174	+ EDI: WFFC.COM	Jul 23 2022 00:43:00	Wells Fargo Card Services, P.O. Box 77053, Minneapolis, MN 55480-7753

TOTAL: 12

## BYPASSED RECIPIENTS

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jul 22, 2022

Form ID: 318

Total Noticed: 14

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
519561176	*+	Wells Fargo Card Services, P.O. Box 77053, Minneapolis, MN 55480-7753

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2022 at the address(es) listed below:

Name	Email Address
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Charles M. Forman	on behalf of Trustee Charles M. Forman cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Christopher S. Martone	on behalf of Debtor Jose Morales martonelaw@gmail.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as trustee, on behalf of the holders of the Impac Secured Assets Corp. Mortgage Pass-Through Certificates Series 2007-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Deutsche Bank National Trust Company as trustee, on behalf of the holders of the Impac Secured Assets Corp. Mortgage Pass-Through Certificates Series 2007-1 dmcdonough@flwlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6